From: Kathy A Packer

Subject: **Debit Card Fees**

Date: Jun 28, 2004

Proposal: Proper Disposal of Consumer Information Under the Fair and Accurate Credit Transactions Act of 2003

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Comments:

@@@I was told by Verizon (and my bank) that any payment made online with a debit/credit card can be processed as a debit transaction without my consent or knowledge even though I chose a credit transaction. This type of debit transaction online does not require the cards owner to enter a PIN, therefore, the owner of the card is unaware until they are charged a fee by their bank that it has been processed as a debit rather than a credit transaction.

IP: 149.174.164.73

User Agent: Mozilla/4.0 (compatible; MSIE 6.0;

AOL 9.0; Windows NT 5.1; .NET CLR 1.0.3705)